

PUBLIC SUBMISSION

As of: September 28, 2015 Received: September 24, 2015 Status: Pending_Post Tracking No. 1jz-8lbc-cddq Comments Due: September 24, 2015 Submission Type: Web

Docket: EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

Document: EBSA-2010-0050-DRAFT-8029

Comment on FR Doc # 2015-08831

Submitter Information

Name: Gregory Bower

Address:

6006 Pin Oak Pl

Spring, TX, 77379

Email: gregbower44@gmail.com

Phone: 832-948-4949

General Comment

These regulations, as written, will severely handicap individual investors. As written, these regulations will not allow individual investors to buy or sell options in their IRA accounts. Collecting option premiums on covered calls is but one way in which the individual investor is able to hedge their portfolio while simultaneously collecting some income via the option premium.

Please reconsider these regulations as they will hamper the returns of small, individual investors like me.